

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**ROGERS JOHNSON and JEAN AVENT
JOHNSON**

S.S. Nos.: xxx-xx-5638 and xxx-xx-4427

Mailing Address: 2828 WYETH AVE, Durham, NC 27707-

Case No. 10-81223

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 13, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 30, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Verizon Wireless		

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
	Verizon Wireless			**
				**
				**
				**
				**
	Litton Loan		\$1,104	**
				**
				**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LID - DOL ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Litton Loan		\$1,104	N/A	n/a	\$1,104.00	House and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS \leq 10%

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	GMAC			5.00			House and Land
	Chrysler		\$13,522	5.00	\$135	\$277.02	2006 Dodge Dakota
	Wells Fargo		\$15,367	5.00	\$154	\$314.82	2005 Toyota Highlander
				5.00			

STD - SECURED DEBTS \geq 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEES (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$1,058
State Taxes		\$291
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%*)		Int. (%)
All Co-Sign Protect Debts (See**)		Payoff Amt
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$	1,841	per month for	60	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: 2.71 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

** = Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Dominion Law Associates Attorneys & Counselors @ Law 222 Central Park Avenue Virginia Beach, VA 23462-3026
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	American Express Customer Service PO Box 981535 El Paso, TX 79998-1535	GEMB/Belk's Post Office Box 103104 Roswell, GA 30076
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	American General 4015 University Drive, Suite J Durham, NC 27707	GEMB/CRPP Post Office Box 103104 Roswell, GA 30076
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Bank of America Post Office Box 15026 Wilmington, DE 19850-5026	GEMB/Lowe's Post Office Box 103104 Roswell, GA 30076
Experian P.O. Box 2002 Allen, TX 75013-2002	Capital One Bank** Attn: Bankruptcy Department Post Office Box 85167 Richmond, VA 23285-5167	GMAC Mortgage ATTN: Customer Service Post Office Box 780 Waterloo, IA 50704-0780
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Child Support Enforcement Post Office Box 20800 Raleigh, NC 27619-0800	HFC Post Office Box 3425 Buffalo, NY 14240
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Chrysler Financial Post Office Box 9223 Farmington, MI 48333-9223	HSBC Bank Nevada, N.A. Post Office Box 5244 Carol Stream, IL 60197-5244
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040	Internal Revenue Service (MD)** Post Office Box 21126 Philadelphia, PA 19114-0326

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Wells Fargo Auto Finance
Post Office Box 29704
Phoenix, AZ 85038-9704

Litton Loan Servicing LP**
Attn: Customer Care
4828 Loop Central Drive
Houston, TX 77081-2166

Wells Fargo Financial Cards
P.O. Box 5943
Sioux Falls, SD 57117-5943

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Sallie Mae Financial **
300 Continental Drive Ste. 1S
Newark, DE 19713-4339

Sam's Club**
c/o GE Money Bank Bankruptcy Dept.
Post Office Box 103104
Roswell, GA 30076-3104

Smith Debnam Narron Drake Saintsing
& Myers, L.L.P
P.O. Box 26268
Raleigh, NC 27611

State Employees Credit Union ***
Attn: Bankruptcy Department
P.O. Box 25279
Raleigh, NC 27611

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858